

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michele Lynn Brown
Debtor

Case No. 18-00468-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 309I

Page 1 of 1
Total Noticed: 10

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Michele Lynn Brown, 1565 Copenhaffer Rd, Dover, PA 17315-1844
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St,
Harrisburg, PA 17102-2151
5062405 +MARINR FINC, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-5904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tpl@johnhyamslaw.com May 18 2018 19:04:54 Tilman Paul Larson,
Law Offices of John M. Hyams, 555 Gettysburg Pike, Suite C402, Mechanicsburg, PA 17055
tr +E-mail/Text: dehartstaff@pamd13trustee.com May 18 2018 19:05:07
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 18 2018 19:05:02 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5062406 +EDI: AGFINANCE.COM May 18 2018 23:08:00 ONEMAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010
5027518 EDI: AGFINANCE.COM May 18 2018 23:08:00 ONEMAIN, PO BOX 3251,
EVANSVILLE, IN. 47731-3251
5062407 +E-mail/Text: bankruptcy@loanpacific.com May 18 2018 19:05:12 Pacific Union Financial, LLC,
Mail Stop 60130, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5062404 KML Law Group, P.C., BNY Mellon Independence Center,
701 Market Street, Suite 5000 Philadelph

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
John Matthew Hyams on behalf of Debtor 1 Michele Lynn Brown jmh@johnhyamslaw.com,
acb@johnhyamslaw.com, eah@johnhyamslaw.com
Tilman Paul Larson on behalf of Debtor 1 Michele Lynn Brown tpl@johnhyamslaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Michele Lynn Brown**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-00468-RNO**

Social Security number or ITIN **xxx-xx-4764**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **13 February 5, 2018**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michele Lynn Brown	
2. All other names used in the last 8 years	aka Michele Lynn Seiple	
3. Address	1565 Copenhaffer Rd Dover, PA 17315	
4. Debtor's attorney Name and address	Tilman Paul Larson Law Offices of John M. Hyams 555 Gettysburg Pike Suite C402 Mechanicsburg, PA 17055	Contact phone 717-766-5300 Email: tpl@johnhyamslaw.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: May 18, 2018

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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